

## Transparency Market Research



**Electronic Bill Presentment and Payment (EBPP) Market - Global Industry Analysis, Size, Share, Growth, Trends and Forecast, 2014 - 2020**

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## Transparency Market Research

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## REPORT DESCRIPTION

Electronic Bill Presentment and Payment (EBPP) is a process of electronically delivering the bills to the individuals and receiving the bill payment via the internet or through an electronic network. For instance, a customer receives the telephone bill via an e-mail. This e-mail also has a hyperlink mentioned by the service provider for the payment options. After reviewing the entire bill, the customer clicks on the hyperlink, selects the mode of payment and initiates the transfer of funds. The electronic bills delivery and receipt of payments can also be conducted via two separate networks. For example, in business to consumer transactions such as payment of utilities, the bills are received at the site in the form of paper and payment is done using debit or credit cards.

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Implementing the system of EBPP by business establishments automates, streamlines and manages processes that involve payments. The benefits of implementing EBPP technology is that it reduces the time and costs associated with processing by eliminating the need to print and post paper mails, optimize working capital, improves marketing capabilities and be ahead in the competitive environment. Also, the customer service costs tend to drop due to lesser errors in electronic transactions than in paper transactions. Further, EBPP technology enables settling of disputes electronically by presenting interactive bills and eliminating lengthy telephone conversations.

The increasing use of smart phones with high-speed internet access is the major factor that drives the EBPP market. Mobile internet enables on-the-go access to various payment portals and enables customers to carry out various transactions such as payments using debit card and credit card, online bank transfer and access latest e-bills via e-mails instantaneously. Enterprises are also promoting the use of mobile devices by providing their employees with smart phones and tablets so that they can increase their revenue by boosting employee productivity. The strong penetration of laptops and notebooks, gaining trend of BYOD (Bring Your Own Devices), growth of mobile internet networks and increase in internet enabled smart phones drives the EBPP market.

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One of the major factors that is contributing to the growth of EBPP market is the stiff competition among the vendors that enables launching of converged communication services such as 4G mobile network deployments leading to rapid growth in broadband internet systems. The continuously increasing speed, storage capacity, bandwidth and on-demand computing power of internet is driving the business establishments to migrate to online business models

wherein payments are done through credit cards and third party services such as PayPal. However, the presence of coordination problems in the EBPP systems is adversely affecting the growth of this market.

Implementation of EBPP systems involves certain amount of initial costs for the billers and customers. In such a case, if customers refuse to use the EBPP system, the billers may not be able to recover their initial costs. Also, billers need to be confident that they are able to eliminate the paper-based system by convincing their customers to switch to the new technology. Moreover, due to difficulties in predicting the adoption rates; there is no accurate way to estimate the return on investment. Further, the billers are reluctant to invest on the time needed to train their customers/staff with such a technology thereby delaying its adoption. Another challenge is the possibility that a mobile device could be stolen or lost. In such cases, there are chances of unauthorized usage of the device leading to frauds and thefts. For the same reason, demand for customized solutions is expected to see rise during the forecast period. The electronic billing platforms are customized to leave an electronic audit trail for securing the internet transactions thereby giving customer's confidence a major boost.

The EBPP market can be segmented on the basis of the end-user industries such as banking and financial services, insurance, health care, telecommunication, retail, education, media, manufacturing and government. The retail segment majorly contributes to the EBPP market due to the growing number of customers opting for online shopping and payments.

Some of the major players in the market include ACI Worldwide, Inc., CSG Systems International, Inc and Monitise Group Limited, among others. Some of these vendors are consistently acquiring companies to enhance the quality of their services. For instance, Mastercard Incorporated, on Sep 6, 2012, acquired Truaxis, Inc. with a view to enhance the quality of personalized shopping offers and the rewarding system to customers.

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This research report analyzes this market depending on its market segments, major geographies, and current market trends. Geographies analyzed under this research report include

- North America
- Asia Pacific

- Europe
- Rest of the World

### **This report provides comprehensive analysis of**

- Market growth drivers
- Factors limiting market growth
- Current market trends
- Market structure
- Market projections for upcoming years

This report is a complete study of current trends in the market, industry growth drivers, and restraints. It provides market projections for the coming years. It includes analysis of recent developments in technology, Porter's five force model analysis and detailed profiles of top industry players. The report also includes a review of micro and macro factors essential for the existing market players and new entrants along with detailed value chain analysis.

### **Reasons for Buying this Report**

- This report provides pin-point analysis for changing competitive dynamics
- It provides a forward looking perspective on different factors driving or restraining market growth
- It provides a six-year forecast assessed on the basis of how the market is predicted to grow

- It helps in understanding the key product segments and their future
- It provides pin point analysis of changing competition dynamics and keeps you ahead of competitors
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#### About Us

Transparency Market Research (TMR) is a global market intelligence company, providing global business information reports and services. Our exclusive blend of quantitative forecasting and trends analysis provides forward-looking insight for thousands of decision makers. TMR's experienced team of Analysts, Researchers, and Consultants, use proprietary data sources and various tools and techniques to gather and analyze information.

Our data repository is continuously updated and revised by a team of research experts, so that it always reflects the latest trends and information. With a broad research and analysis capability, Transparency Market Research employs rigorous primary and secondary research techniques in developing distinctive data sets and research material for business reports.

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